

In re:
Simon Sop
Debtor

Case No. 16-12864-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 09, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db	+ Simon Sop, 228 Bartlett Ave., Sharon Hill, PA 19079-1304
14351623	+ FLAGSTAR BANK, FSB as Servicer for, Aurora Financial Group, Inc., P.O. Box 660263, Dallas, TX 75266-0263
13779581	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14342772	+ New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
13723128	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: bncnotice@ph13trustee.com	Jul 09 2021 23:12:00	WILLIAM C. MILLER, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Jul 09 2021 23:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 10 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 09 2021 23:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13739121	EDI: CAPITALONE.COM	Jul 10 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13726495	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jul 09 2021 23:12:00	Franklin Mint Federal Credit Union, 1974 Sproul Road, Suite 300, Broomall, PA 19008
13793030	Email/Text: Bankruptcy.Notices@pnc.com	Jul 09 2021 23:12:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
13792878	EDI: PRA.COM	Jul 10 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13786770	+ Email/Text: bncmail@w-legal.com	Jul 09 2021 23:12:00	USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13743151	+ EDI: WFFC.COM	Jul 10 2021 03:13:00	Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482
13764855	EDI: ECAST.COM	Jul 10 2021 03:13:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Pingora Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Pingora Loan Servicing LLC ecmail@mwc-law.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing cwohlab@raslg.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohlab@raslg.com
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com swenitsky@klehr.com
KEVIN G. MCDONALD	on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Defendant Freedom Mortgage Corp. bkgroup@kmlawgroup.com
LAUREN MOYER	on behalf of Creditor Pingora Loan Servicing LLC ecmail@ecf.courtdrive.com
Lois M. Vitti	on behalf of Creditor FREEDOM MORTGAGE CORPORATION loismvitti@vittilaw.com nicole@vittilaw.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com wbecf@brockandscott.com
MICHAEL A. LATZES	on behalf of Debtor Simon Sop efiling@mlatzes-law.com
REBECCA ANN SOLARZ	on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmlawgroup.com
ROBERT J. CRAWLEY	on behalf of Creditor Franklin Mint Federal Credit Union rcrawley@klehr.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	

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on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 17

Information to identify the case:

Debtor 1	Simon Sop	Social Security number or ITIN	xxx-xx-1491
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12864-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Simon Sop

7/8/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.